

Housing Commission Regular Session

June 23, 2021



CITY OF SAN ANTONIO
**NEIGHBORHOOD & HOUSING
SERVICES DEPARTMENT**

Verónica R. Soto, FAICP
Director

Agenda

Public Comments

Item 1: Approval of May 21 and May 26, 2021 meeting minutes

Item 2: Discussion and Possible Action on Amendments to the Housing Commission's Definition of Affordability

Item 3: Director's Report



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Public Comments



Virtual Meeting Protocol

- All participants on mute until called by Chair to speak
 - Please mute yourself when not speaking
- Public Comment speakers will be called by Chair upon being dialed in
 - Please mute your WebEx and Computer to prevent feedback
 - You will have three minutes to speak
 - Please hang up once you are done speaking
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Timer

- All speakers have three minutes to speak

2:15



Item 1: Approval of the Minutes from May 21 and May 26, 2021



Item 2: Discussion and Possible Action on Amendments to the Housing Commission's Definition of Affordability



Background

The Definition Does:

Create common language for use across city programs

Refer to maximum income limits for supported units

The Definition Does Not:

Set funding priorities

Refer to actual income of the residents in supported units



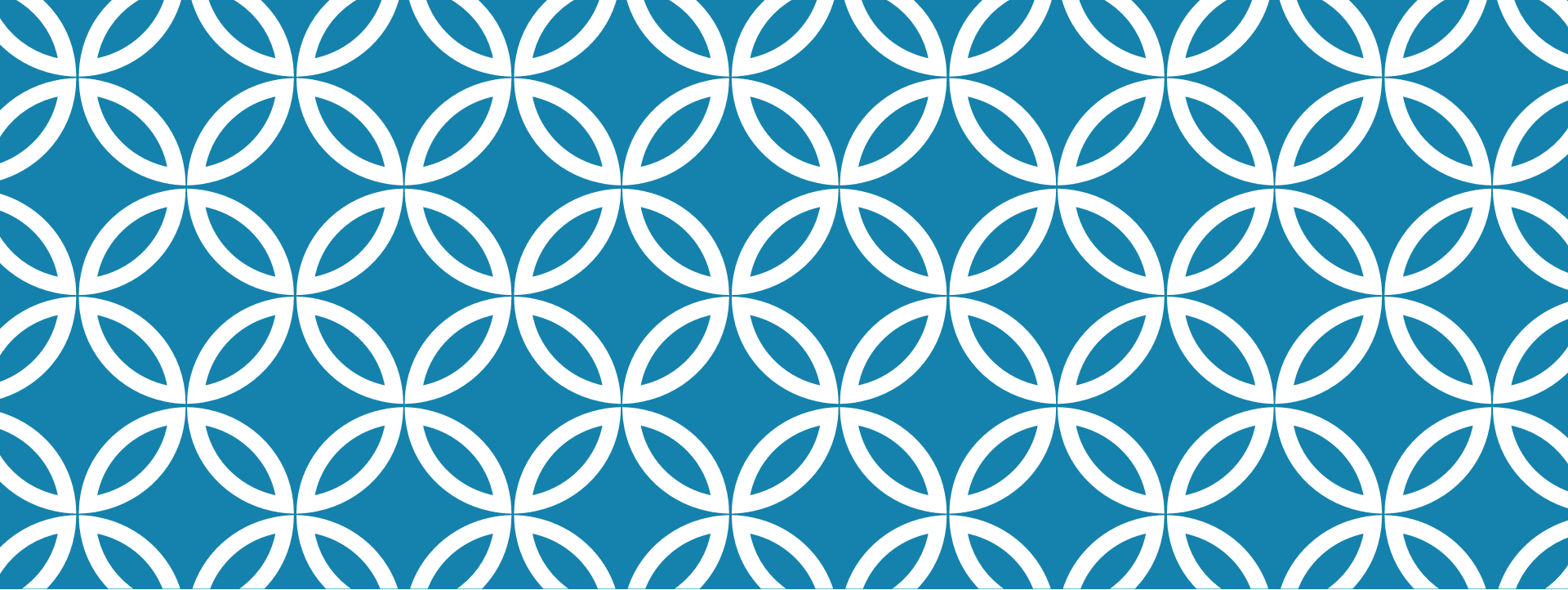
Background



Housing Commission’s Definition of Affordability

*Affordable housing means **a place to live that is “affordable”** so that when the rent or mortgage is made, money is left over for **basic necessities** like insurance, utilities including water, energy, and internet, transportation, healthcare, education, food and other household costs that contribute to one’s socioeconomic mobility and quality of life*

Program Type	AMI Served						
	0-15%	16-30%	31%-50%	51-60%	61-80%	81-100%	Up to 120%
Rental Development & Preservation Programs such as loans, grants, or tax credits	Critically Affordable	Deeply Affordable	Fairly Affordable	Affordable	Moderate Rate	Median Rate	Market Rate
Homeownership Development and Preservation programs such as loans, grants, CLT and MHP support	Deeply Affordable				Affordable		



AFFORDABLE HOUSING DEFINITION

Presented by the SA Nonprofit
Affordable Housing Providers

NONPROFIT AFFORDABLE HOUSING PROVIDERS

MERCED HOUSING TEXAS

Kristin Davila

MEXICAN AMERICAN UNITY COUNCIL

Fernando Godínez

ALAMO COMMUNITY GROUP

Jennifer Gonzalez

HABITAT FOR HUMANITY OF SAN ANTONIO

Natalie Griffith

PROSPERA HOUSING COMMUNITY SERVICES

Brad McMurray

SAN ANTONIO ALTERNATIVE HOUSING

Keith Newcomb

OUR CASAS RESIDENT COUNCIL

Zeke Romo

NEIGHBORHOOD HOUSING SERVICES OF SAN ANTONIO

Christopher Sanchez

CROSS TIMBER HOMES

Michael Taylor

AFFORDABLE HOUSING DEFINITION

Crafting a Definition of Affordable Housing Should...

- Provide singular, uniform term that can be applied consistently across city programs and policies when affordable housing is referenced
- Align with existing state, regional and national definitions utilized by HUD, LIHTC, IRS, Financial Institutions, Community Reinvestment Act, etc.

Crafting a Definition of Affordable Housing Should Not...

- Be confused with establishing funding priorities
- Redefine public housing or permanent supportive housing
- Be used as a way to articulate community need

3 KEY COMPONENTS OF AFFORDABLE HOUSING

Affordable Housing Definition Recommended by the 9 Nonprofit Affordable Housing Providers:

Affordable Housing – Housing that is **INCOME RESTRICTED** with a **HOUSING RATIO REQUIREMENT** that ensures the occupant pays an affordable percentage of gross income on housing costs, as determined by the US Department of Housing and Urban Development. Affordable housing units that are rented are limited to households with incomes at or below sixty percent (60%) of the area median income and affordable housing units that are purchased are limited to households with incomes at or below one hundred and twenty percent (120%) of the area median income. Income limits are for the San Antonio – New Braunfels HUD Metro FMR Area and adjusted for household size. Affordable housing units must include an **AFFORDABILITY PERIOD** based on public investment level and specific assistance program requirements.

INCOME CATEGORIES

Revisions made after June 21 discussion between the nonprofits and subgroup of Commissioners are underlined.

Program Type	Area Median Income (AMI) Served <i>San Antonio – New Braunfels HUD Metro FMR Area Adjusted for Household Size</i>				
	0-30% Extremely Low Income	31-50% Very Low Income	51-60% Low Income	61%-80% Low Income	81-120% Moderate Income
Rental Development & Preservation	<u>Critically Affordable</u>	<u>Very Affordable</u>	Affordable		
Homeownership Development & Preservation	<u>Deeply Affordable</u>			Affordable	

SHIP STRATEGY

- Nonprofits recognize the significant need for housing solutions for households earning 0-15% of AMI
- Adding a new 0-15% AMI category in the definition of affordable housing is not the best way to demonstrate the need and may in fact make it more difficult for homeless service providers and other housing providers to serve this population
- Developing and including a strategy for the 0-15% AMI category within the SHIP is a simpler and more effective way to demonstrate the need and develop effective solutions for this population

Item 3: Director's Report



Questions from Previous Meeting



ForEveryoneHome

Two policies have been selected to be developed into Implementation Plans by Grounded Solutions Network:

- **Strategy 2A:** Develop a Housing Preservation Network
- **Strategy 5A:** Cease Public Support for market rate development that displaces residents

Implementation plans expected to be complete in September 2021

Other ForEveryoneHome strategies are included in the SHIP



SHIP Progress Report

Recalibrate
Target Goals

• 95%

Goals to be recalibrated using the definition of affordability

Definition of
Affordability

• 95%

Housing Commission finalizing for Council consideration*

Funding Plan

• 85%

Interviews with homeownership and rental developers/service providers

Implementation
Plan

• 70%

Stakeholder forums reviewing strategies through July 9th

*Final definition to be approved by Council



FY 2022 City Budget Planning

- **June 4th- June 21st** Community Priorities Survey
- **June 25th** City Council Priority Setting Session
- **August 12th** Proposed Budget Presentation by City Manager to Council



HUD Five-Year Consolidated Plan & FY 2022 Action Plan

April - May

- Consolidated Plan Survey
- Resident Engagement Finalized
- Stakeholder Engagement

June

- Release Draft Consolidated Plan Priorities w/FY 2022 Action Plan Budget
- Public Comment Begins
- Public Hearing #1

July

- Community Input Meeting
- Public Comment Continues

August

- Public Comment Ends
- Public Hearing #2
- City Council Approval
- Consolidated Plan & Action Plan Submitted to HUD

More information at www.sanantonio.gov/GMA/GMAinAction



Additional Housing Funding

Program	Amount	Source
Emergency Rental Assistance Program	\$49,698,202	American Rescue Plan Act (US Treasury)
Texas Emergency Mortgage Assistance Program	\$500,000	Community Development Block Grant (TDHCA)
HOME Investment Partnership Program	\$20,042,085	HUD
County Rental Assistance	\$5,500,000	Bexar County/ US Treasury



Bond Program Milestones

OCTOBER – DECEMBER
2020



Program Development

*Department & City Council
Potential Projects*

OCTOBER - JANUARY
2021



Consultant Selection

For Cost Estimating

FEBRUARY- JUNE
2021



Project Scoping & Cost Estimating

JULY - SEPTEMBER
2021



Committee Appointments

AUGUST - SEPTEMBER
2021



Recommended Projects

OCTOBER - DECEMBER
2021



Committee Community Meetings

JANUARY - FEBRUARY
2022



Call for Election

Mayor & City Council Action

MAY
2022



Bond Election

Public Vote



Chief Housing Officer Update

2019

Commissioner
feedback for job
description

2020

Candidates
screened

Top candidates
interviewed by
community panel
(late February); No
selection

Process put on
hold

2021

Next Steps



Subcommittee Status

Sub Committee	Public Engagement & Outreach (PEO)	Dashboard & Annual Report (DAR)	Agenda
Members	Jessica O. Guerrero Robert Abraham Ed Hinojosa Nikki Johnson + 5 <i>Community Members</i>	Pedro Alanis Jeffrey Arndt Susan Richardson Sarah Sanchez	Jessica O. Guerrero PEO Representative DAR Representative
First Meeting	June 30th	July 15	TBD
Next Steps	Design recruitment/ application process for community members	Set ground rules and begin developing report	Chair select subcommittee representatives



Subcommittee Updates

Culture & Neighborhood Services Committee gave direction to add Renter's subcommittee at their June 14th meeting

Charge

Advise Commission on renter issues such as:

- Emergency Rental Assistance
- Tenants' Rights & Legal Aid
- Education, outreach, & training
- Legislative items

Composition

9 members:

- 4 Renters
- 3 Property managers/owners
- 2 Housing Commissioners

Next steps:

- Appoint Housing Commission Members
- Begin recruitment form 7 community representatives



Upcoming Events

City Council

Budget Work Session

- June 25—9:00 AM

Housing

CHDO Meeting

- July 7—9:00 AM

OurSA

- July 21—12:00 PM

Housing Commission

- July 28—4:00 PM

Community

TRLA Know Your Rights Training

- June 24—6:00 PM

July 4th Holiday

- July 5- City offices closed



Housing Commission Regular Meeting

June 23, 2021



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Affordability Need by AMI

Affordability Stats and Targets (City of San Antonio, 2019)						
	Est'd Pop [1]	Households	% of Total	Targets [2]	as % of	Impacted Pop
0 to 15% AMI	117,317	40,971	8%	20,017	49%	57,627
15 to 30% AMI	145,837	50,589	10%	24,843	49%	72,017
30 to 50% AMI	217,770	75,730	15%	24,184	32%	70,928
50 to 60% AMI	100,804	34,706	7%	8,910	26%	25,954
60 to 80% AMI	185,254	63,170	12%	13,713	22%	39,825
80 to 100% AMI	167,487	56,388	11%	4,000	7%	12,800
100 to 120% AMI	126,091	41,956	8%	0	0%	0
<u>Greater than 120% AMI</u>	<u>457,342</u>	<u>148,763</u>	<u>29%</u>	<u>0</u>	<u>0%</u>	<u>0</u>
Total	1,517,902	512,273	100%	95,667	19%	279,151

[Note 1] Estimated using average population per household by tenure.

[Note 2] Housing targets for "0 to 15% AMI" and "15 to 30% AMI" are estimated on the basis of the City's actual household distribution.

Source: U.S. Census ACS 1-year estimates, B25010, B25118; Economic & Planning Systems

Z:\Shared\Projects\DEN\203115-San Antonio TX Strategic Housing Implementation and Funding Plan\Data\203115-Affordability Categories-HH Pop Targets UPDATED.xlsx\A.1 - Summary

Staff Recommendation

Definition	Housing Policy Framework	Staff Recommendation
Homeownership		
Affordable Housing	120% and below	120% and below
Rental		
Workforce Housing	80–120% AMI	60-100% AMI
Affordable Housing	30-80% AMI	30-60% AMI
Supportive	0-30% AMI	0-30% AMI



variety of real price points

25 to 30% of income

still afford necessities bills

property tax reform

right to shelter

not paying for amenities extras

30% of income + 60% rental, 120% homeownership

housing based on income

40% of income

crime increase

housing for all

better planning

government involvement raises costs

safe quality comfortable environment

25% of income

consider indirect costs

quality housing limited income

live on minimum salary

stop relying on taxpayer for public housing

opportunity to buy your own home

What we heard from you

- Support for added nuance to AMI bands & aligning with HUD scale
- Understanding of homeownership along a spectrum that includes mobile home parks and community land trusts
- Remove “extremely low” and “very low,” etc. names. Identify a better term or simply use the percentages.
- Desire to communicate additional context such as shared values, goals, and priorities
 - Support programs to support homeowner education/financial support for increase in appraisal values as we move forward with outlining SHIP actions
 - Focus on a particular AMI band(s)
 - Housing as a human right
- Acknowledgement that many rental projects “income average” to achieve deeper affordability in exchange for some higher affordability. This means some affordable properties will contain rental units up to 80% AMI

Revised Staff Recommendation

Program Type	Affordable housing means a place to live that is “affordable” so that when the rent or mortgage is made, money is left over for basic necessities like food, transportation, healthcare, and all that contributes to one’s socioeconomic mobility and quality of life.					
	0-30% <i>Extremely Low*</i>	31%-50% <i>Very Low*</i>	51-60% <i>Low*</i>	61-80% <i>Moderate*</i>	81-100% <i>Median*</i>	Up to 120% <i>Middle*</i>
Rental Development & Preservation Programs such as loans, grants, or tax credits	Deeply Affordable	Affordable		Median or Moderate or Missing Middle		Market Rate
Homeownership Development and Preservation programs such as loans, grants, CLT and MHP support	Deeply Affordable			Affordable		

**These terms are included in reference to HUD’s scale only. Staff recommends using the terms in the boxes below.*

Retreat Recommendation Option 4

Program Type	Affordable housing means a place to live that is “affordable” so that when the rent or mortgage is made, money is left over for basic necessities like food, transportation, healthcare, and all that contributes to one’s socioeconomic mobility and quality of life.						
	0-15%	16-30%	31%-50%	51-60%	61-80%	81-100%	Up to 120%
Rental Development & Preservation Programs such as loans, grants, or tax credits	Critically Affordable	Deeply Affordable	Fairly Affordable	Affordable	Moderate Rate	Median Rate	Market Rate
Homeownership Development and Preservation programs such as loans, grants, CLT and MHP support	Deeply Affordable				Affordable		